

**Information to identify the case:**

Debtor 1	<u>Anne L. Profera</u>	Social Security number or ITIN	xxx-xx-0733
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-11200-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anne L. Profera

2/4/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anne L. Profera  
Debtor

Case No. 18-11200-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 04, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:**

Recip ID	Recipient Name and Address
db	+ Anne L. Profera, 591 Chestnut Terrace, Vineland, NJ 08360-4565
aty	+ Marisa M. Cohen, McCabe, Weisberg & Conway LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
519271044	+ Brian C. Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519199467	+ McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
517287636	+ Shellpoint Mortgage Services, POB 740039, Cincinnati, Ohio 45274-0039
517431656	Wilmington Savings Fund Society, FSB, d/b/a Christ, Trust 2015-1 REO, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2022 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 04 2022 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517401259	+ EDI: CINGMIDLAND.COM	Feb 05 2022 01:23:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517321986	EDI: GMACFS.COM	Feb 05 2022 01:23:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517287632	+ EDI: GMACFS.COM	Feb 05 2022 01:23:00	Ally Financial, P. O. Box 380902, Bloomington, Minnesota 55438-0902
517287633	Email/Text: bknotice@ercbpo.com	Feb 04 2022 20:23:00	Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, NJ 32256-7412
517287634	EDI: JEFFERSONCAP.COM	Feb 05 2022 01:23:00	Jefferson Capital LLC, 16 McLeland Rd., St. Cloud, Minnesota 56303
517287915	+ EDI: RECOVERYCORP.COM	Feb 05 2022 01:23:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517400736	+ EDI: RECOVERYCORP.COM	Feb 05 2022 01:23:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517323214	EDI: GMACFS.COM	Feb 05 2022 01:23:00	PAYMENT PROCESSING CENTER, P.O. Box 78367, Phoenix AZ 85062-8367

TOTAL: 10

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517287635	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, New Jersey 08108-2812
517287637	##+	Trident Asset Management, 5755 North Point Parkway, Alpharetta, Georgia 30022-1136

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Brian C. Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
James French	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 jfrench@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Lauren Moyer	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as servicer for Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset L lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com
Marisa Myers Cohen	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee

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of Securitized Mortgage Asset Loan Trust 2015-1 nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Melissa S DiCerbo

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Victor Druziako

on behalf of Debtor Anne L. Profera bkdruzziako@aol.com

TOTAL: 15